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PTO/SB/21 (09-04)

	Application Number	10/687,575
	Filing Date	October 15, 2003
	First Named Inventor	Hafer, Michael J.
	Art Unit	3624
	Examiner Name	Lalita M. Hamilton
	Attorney Docket Number	020375-039810US
Number of Pages in This Submission		

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input checked="" type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement  <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Return Postcard
<input type="checkbox"/> Remarks: The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm Name	Townsend and Townsend and Crew LLP		
Signature			
Printed name	Chad E. King		
Date	November 28, 2005	Reg. No.	44,187

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Tara N. Darnhoff



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Michael J. Hafer et al.

Application No.: 10/687,575

Filed: October 15, 2003

For: MONEY TRANSFER  
CONVENIENCE CARD,  
SYSTEMS AND METHODS

Customer No.: 20350

Confirmation No.: 7753

Examiner: Lalita M. Hamilton

Art Unit: 3624

AMENDMENT UNDER 37 CFR 1.116  
EXPEDITED PROCEDURE EXAMINING  
GROUP 3624

**Mail Stop AF**

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P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the final office action mailed September 27, 2005, for the above-referenced application, please enter the following amendments and remarks. The two-month deadline for filing a response to obtain an advisory action was November 27, 2005, which fell on a weekend. As this amendment is filed on the first business day after November 27, 2005, it is believed to be filed in time to obtain an advisory action.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 15 of this paper.